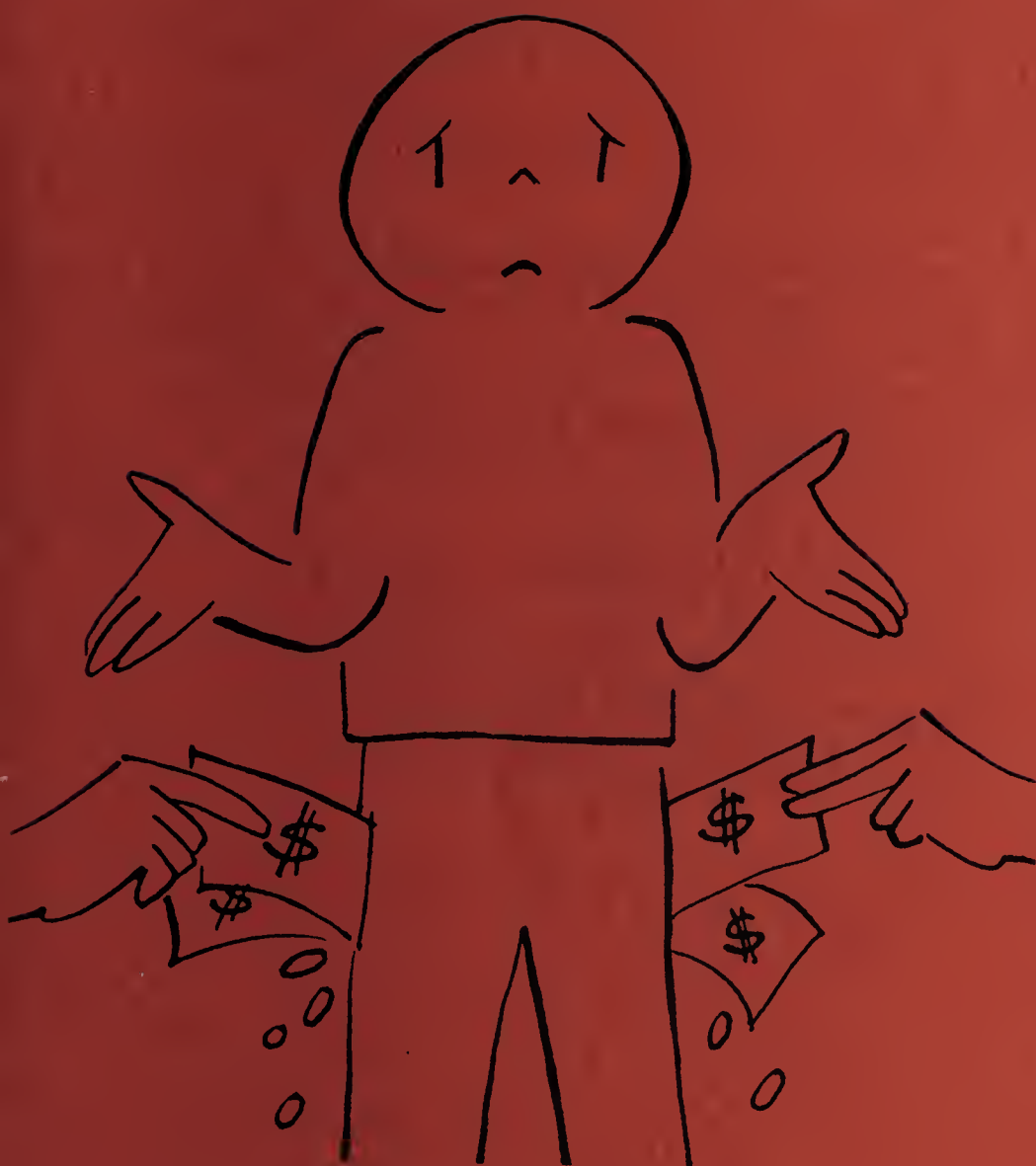


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# 20 WAYS NOT TO BE SWINDLED



ILLINOIS STATE LIBRARY

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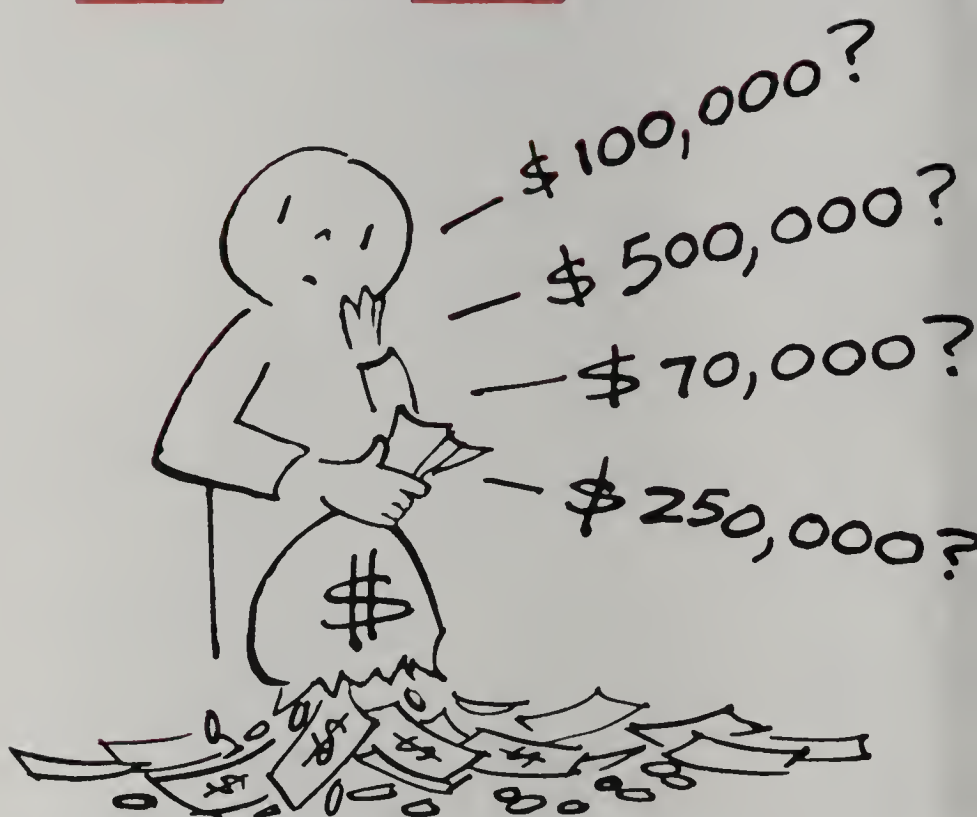


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How much money  
will you spend  
in the next

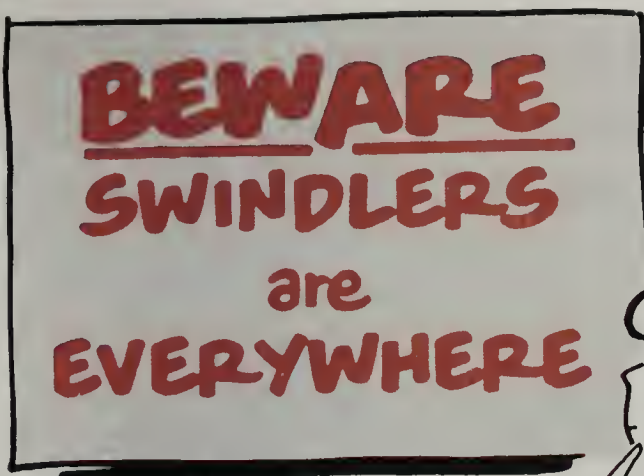
**20 YEARS**

for things you  
need and want?



**NO MATTER HOW  
MUCH** you spend --  
you run the **RISK**  
of being **SWINDLED**  
out of **MUCH** of it --  
by . . .

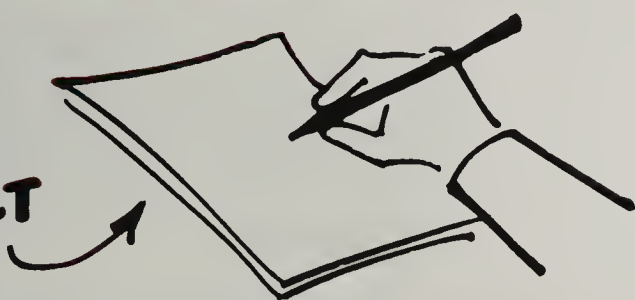
- PAYING TOO MUCH
- EXORBITANT INTEREST
- SHODDY MERCHANDISE
- POOR SERVICE
- FRAUDULENT SCHEMES



-- you must learn  
how to **SPOT** them --

**because --**

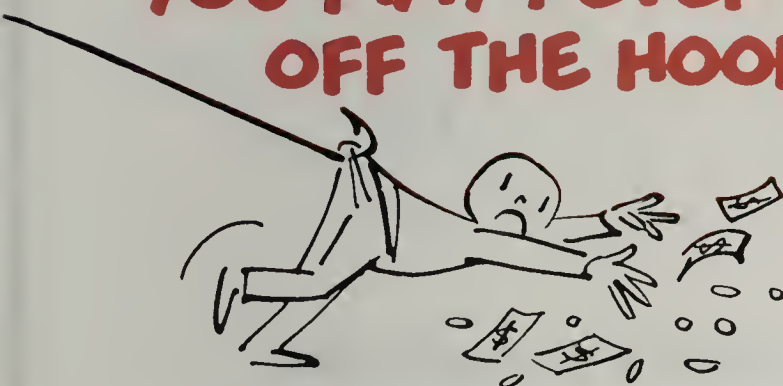
Once you  
**SIGN** a  
**CONTRACT**



or make a  
**PURCHASE**



**YOU MAY NEVER GET  
OFF THE HOOK**

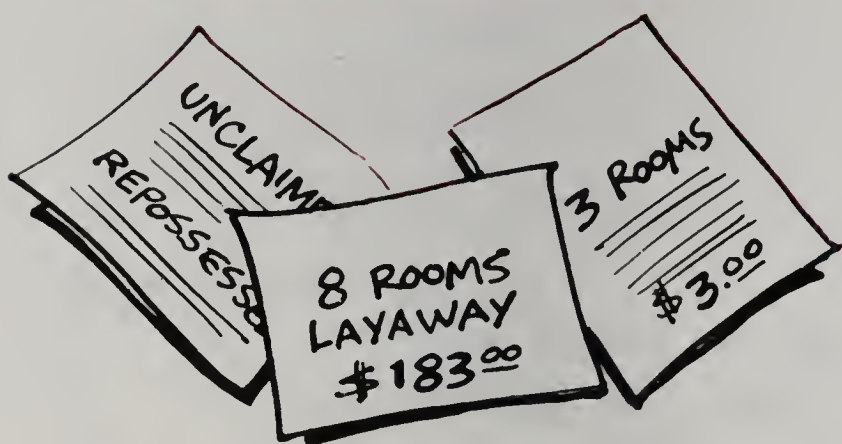


**HERE ARE 20 WAYS  
TO AVOID BEING  
RIPPED OFF**



**1**

## **AVOID "UNCLAIMED" OR "REPOSSESSED" MERCHANDISE --**



### **UNLESS YOU KNOW THE DEALER**

-- because you may be shown pieces that are damaged, seconds, or mismatched -- then SWITCHED to something more expensive.

---

**2**

## **BEWARE OF "PUZZLE CONTESTS"**



### **SIMPLE SOLUTIONS**

are often lures to get you to sell magazines, cosmetics, or other goods -- or your "prize" may be a "come on" to get you to buy an over-priced item.



**3**

## **DON'T BE FOOLED BY GET-RICH-QUICK ADS**

These misleading "opportunity" ads promise quick profits and easy formulas for success.

They may involve offers of jobs, profit ideas, business plans, etc. -- and probably involve purchases of some sort.

**4**

## **IF YOU SHOULD "WIN A PRIZE" --**



-- it should never cost you money to collect -- a store credit "GOOD FOR \$50" is often "good for nothing" -- because prices are usually raised to off-set it!

**5**

## **WATCH "SELLING OUT" SALES CAREFULLY --**

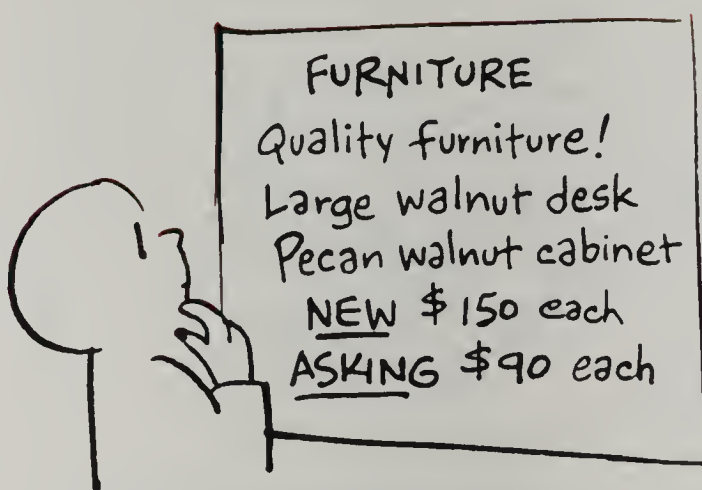


Some stores have fake "selling out" sales just to get you into the store. Be sure the merchant is really selling out before you buy.

---

**6**

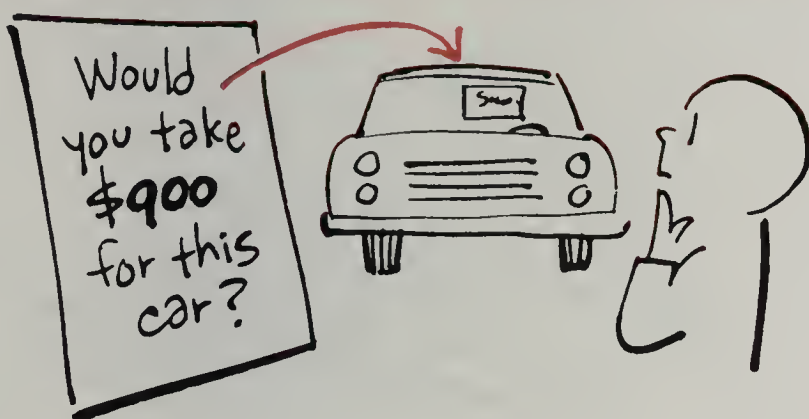
## **BE WARY OF THE "PRIVATE PARTY SALES"**



Such ads are often run by "residence dealers." They operate "stuffed flats" selling furs, jewelry and furniture. Prices are actually high and goods often misrepresented.

7

## RESIST TEMPTING "DEALS" FOR YOUR CAR

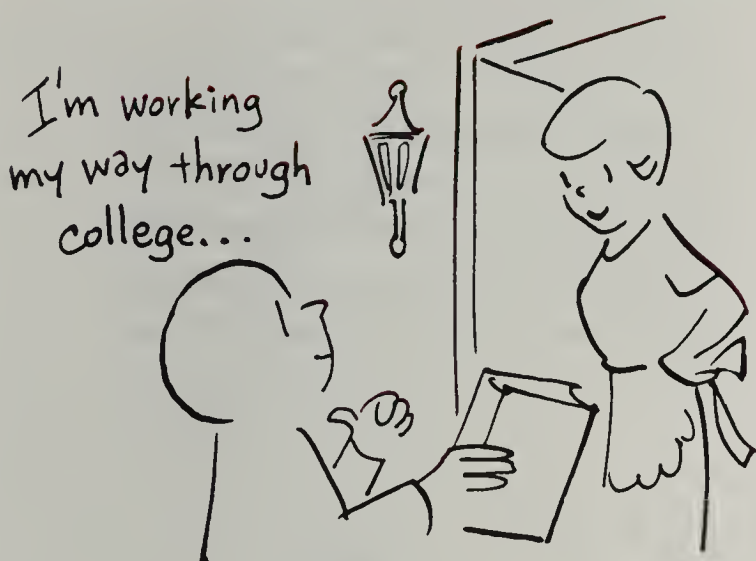


The salesman's BOSS may deny offer after you're "hooked."

The price of a used car is often inflated so that the dealer can appear to give you a "real good deal" on your car.

8

## DON'T FALL FOR THE "SYMPATHY" APPROACH



It's often a "line" to get you to sign up. Organized crews are trained to tell sob stories. Once you sign, they move on to the next town.

9

## WIDOWS -- BEWARE OF "OBITUARY GHOULS"



Swindlers sometimes read obituary notices and send widows bills for non-existent debts -- such as a gift for you the "dear departed" ordered just before he died. DON'T PAY UNTIL YOU'RE SURE!

---

10

## AVOID HOME REPAIR SWINDLES

Don't let yourself be swindled by a contractor who overcharges you or doesn't finish the job -- and then skips town. Check the person out with the Better Business Bureau. It's best to deal with a person you know.





11

## DON'T GET FLEECECED ON LAND DEALS

Beware of ads trying to sell you out-of-the-way investment property or rural real estate. Chances are you'll end up with land you don't want and can't sell. Especially beware of anyone who offers you a land deal if you pay in advance.



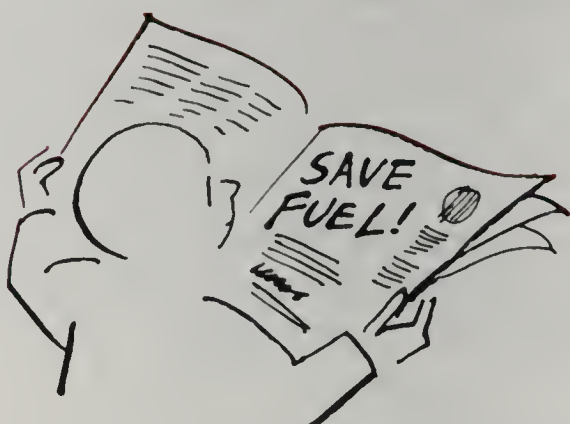
12

## DON'T BE A VICTIM OF INVEST-BY-PHONE FRAUDS

Anyone with a telephone is a target for unscrupulous dealers trying to get you to invest in worthless commodities, securities and tax shelters. Use common sense -- never give money to anybody without checking carefully on them first.



### 13 **WOULD YOU BELIEVE YOU CAN CUT YOUR GASOLINE BILLS IN HALF?**



Fuel saving devices for your car are often fakes. The U.S. Attorney's office received 15,000 complaints about one "fuel saving" gadget. There are others on the market.

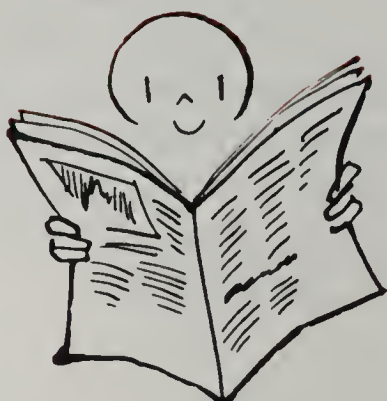
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### 14 **THERE'S NO "EASY WAY TO EARN MONEY AT HOME"**

Grow mushrooms

Raise chinchillas

Write songs



Type manuscripts

Address envelopes

Design Christmas cards

**MOST WORK-AT-HOME SCHEMES** require you to buy something in order to earn. You find later there is no market for what you produce, or your efforts are "not up to standards."

15

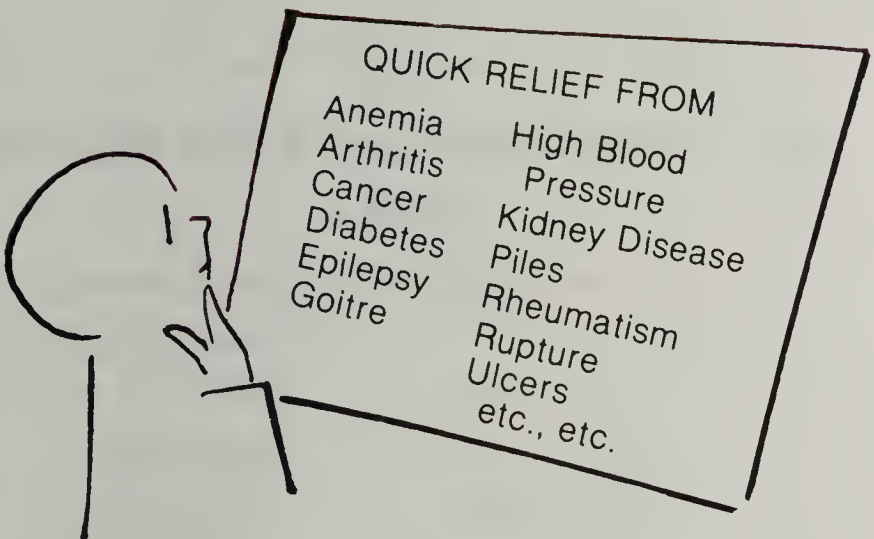
## BEWARE OF LEADS TO UNEXPECTED INHERITANCES



Swindlers have collected millions of dollars in fake "expenses" by leading people to believe they can inherit money from estates of distant relatives.

16

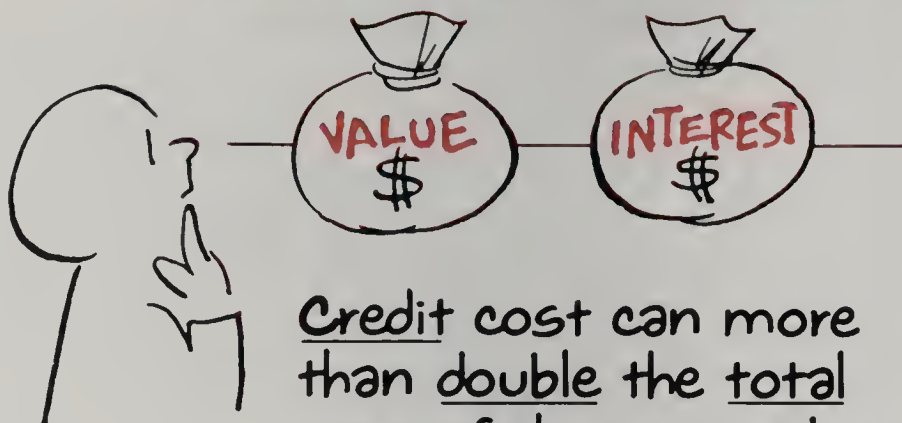
## YOU RISK YOUR LIFE OR YOUR MONEY ON QUICK "CURES"



If you are worried about your health -- see your physician. Don't take chances on quack medicines or mail-order cures.

17

## WATCH OUT FOR HIGH "INTEREST" RATES



Credit cost can more than double the total cost of things you buy.

Compare the CASH price and the TOTAL COST when all interest and finance charges are included. Know the true annual interest rate. Shop around for financing as you would for shoes.

18

## VANITY CAN COST YOU MONEY OR HEALTH



**NO KNOWN PRODUCT OR SERVICE CAN --**

Grow your hair

Make you taller

Remove or prevent wrinkles

Develop your bust

Reduce your weight by --

Massages

Creams

Belts

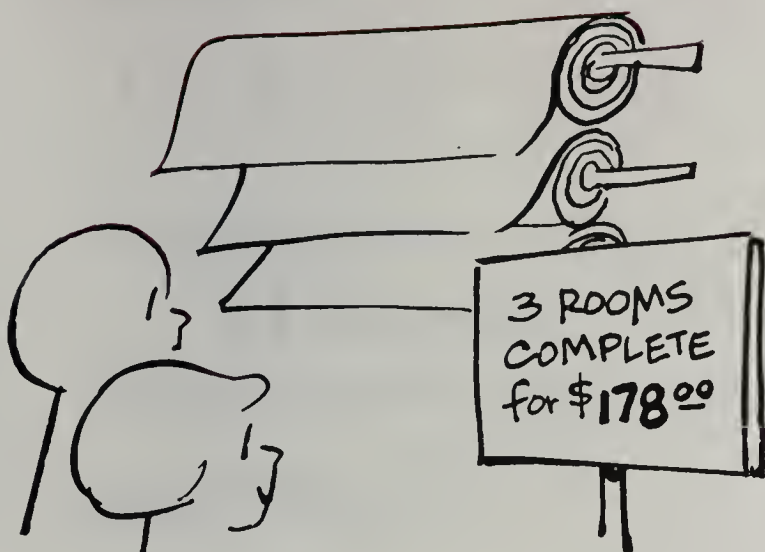
Girdles

Sweat baths



19

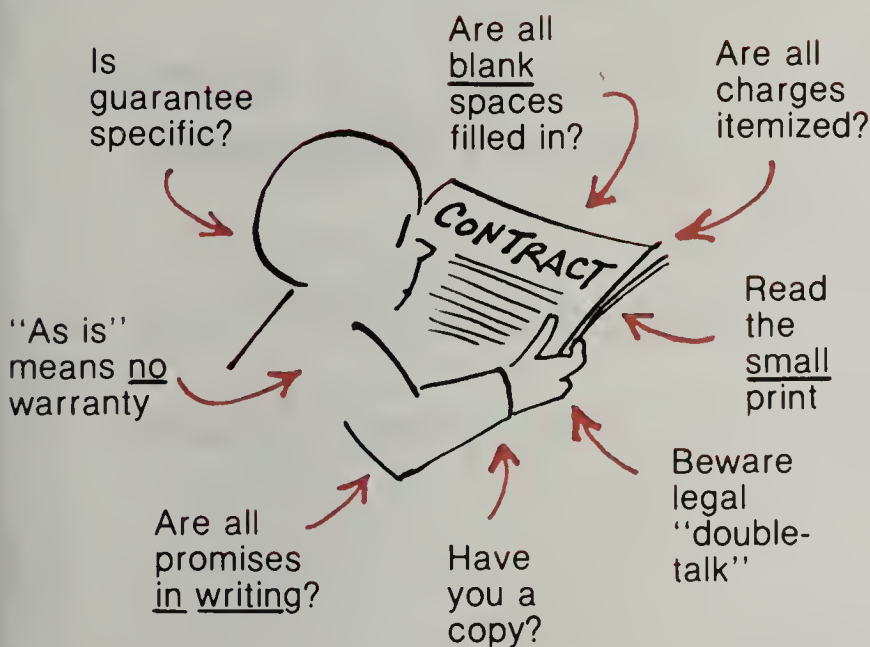
## AVOID "BAIT AND SWITCH" ADS



Such unbelievable ads are often "come ons," and the item is not really for sale. Salesman may try to get you to switch to over-priced items. Also watch fake measurements and "grades" of merchandise.

20

## READ AND UNDERSTAND EVERYTHING BEFORE YOU SIGN



**HAVE A QUESTION?  
SEE A LAWYER...**

-- Those are only **20**  
of the more than

## **800 KNOWN RIP-OFFS!**

Learn to protect  
yourself by  
recognizing these

## **5 WARNING SIGNS**

- ① An offer of **SOMETHING**  
for **NOTHING**.
- ② A salesman who **RUNS  
DOWN** his own or  
another's product.
- ③ Any contract with **VAGUE**  
or **TRICKY WORDING**.
- ④ Pressure to sign  
**IMMEDIATELY**.
- ⑤ Offer of a **KICK-BACK**  
to you that depends on  
a future event (such as  
a purchase by a friend  
whom you've referred).



# Sooo...

## DO

1. Be skeptical.
2. Pay cash or check if you can.
3. Make sure you're dealing with a reputable company.

## DON'T

1. Pay until you're sure.
2. Sign anything without thinking.
3. Buy without comparing prices from other sources.

## AND --

If you think you've been  
**SWINDLED -- COMPLAIN** to:

Attorney General's Office  
Consumer Protection Division  
53 West Jackson Blvd., 3rd Floor  
Chicago, Illinois 60601

or  
500 South Second Street  
Springfield, Illinois 62706



The Attorney General of Illinois is the attorney of the people as well as the chief legal officer of the state. Among the many public services offered by this office is a special Consumer Protection Division, created to combat deceptive and fraudulent business practices and to protect honest business from unfair competition. Any Illinois consumer who believes he has been treated unfairly in any transaction can receive assistance from my office.

NEIL F. HARTIGAN  
ATTORNEY GENERAL OF ILLINOIS

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Send Consumer Complaints to:  
Neil F. Hartigan, Attorney General  
53 West Jackson Blvd., 3rd Floor  
Chicago, Illinois 60601

or

Neil F. Hartigan, Attorney General  
500 South Second Street  
Springfield, Illinois 62706